

In the United States Patent and Trademark Office

1c971 U.S. PTO
09/972145
10/05/01

Serial Number:
Appn. Filed:
Applicant(s): Joseph R. Rulison
Appn. Title: Muniflow - Cash Management & Investment Services for Municipalities,
School Districts and Authorities, and Other Entities
Examiner:
Group Art Unit:

Mailed: 10/1/01

At: Rochester, NY

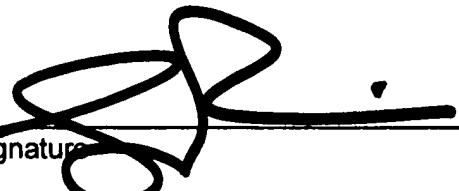
Information Disclosure Statement

Assistant Commissioner for Patents
Washington, District of Columbia 20231

Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references listed on this form. The comments on the relevance of any non-English references, pursuant to Rule 98 are contained in the Prior Art section of the specification.

Very respectfully,



Signature

10/1/01
Date

Joseph R. Rulison
2300 Chase Square Rochester, NY 14604

Form PTO-1449 Substitute

Applicant(s): Joseph R. Rulison
Filing Date:

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U.S. Patent Documents

| <u>Initial Number</u> | <u>Issue Date</u> | <u>Name(s)</u> | <u>Class</u> | <u>Subclass</u> | <u>Filing Date</u> |
|-----------------------|-------------------|----------------|--------------|-----------------|--------------------|
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Foreign Patent Documents

| <u>Initial Number</u> | <u>Issue Date</u> | <u>Country</u> | <u>Class</u> | <u>Subclass</u> | <u>Translated</u> |
|-----------------------|-------------------|----------------|--------------|-----------------|-------------------|
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Other Prior Art

Initial (Including Authors, Title, Date, Pertinent Pages, Etc.)

Author: Various Municipal finance officer

Title: Estimated Cash Flow Statement

Date: 3/12/99

Pertinent Pages: - See Invention Disclosure

Examiner

Date Considered